

Form 132 – 13sum

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

---

Case No.: 25-14707-CMG  
Chapter: 13  
Judge: Christine M. Gravelle

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Nancy J. Pollio  
16 Datchet Close  
Freehold, NJ 07728

Social Security No.:

xxx-xx-8651

Employer's Tax I.D. No.:

---

**NOTICE OF HEARING ON CONFIRMATION OF PLAN**

Date: 7/23/25  
Time: 10:00 AM  
Location: Courtroom 3, Clarkson S. Fisher, U.S. Courthouse, 402 E. State St., Trenton, NJ 08608-1507

An objection to confirmation of the plan, including any motions referenced therein to avoid judicial liens under 11 USC section 522(f) and/or to avoid liens and reclassify claims in whole or in part, shall be filed and served seven days before confirmation. Filing a motion for relief from the automatic stay will not be considered an objection to the confirmation.

**If, at the confirmation hearing, it is determined that the debtor's plan is not confirmable, the case may be dismissed or converted.**

A copy of the Plan will follow this notice.

Dated: May 6, 2025

JAN: wdr

Jeanne Naughton  
Clerk, U. S. Bankruptcy Court

In re:  
Nancy J. Pollio  
Debtor

Case No. 25-14707-CMG  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3  
Date Rcvd: May 06, 2025

User: admin  
Form ID: 132

Page 1 of 3  
Total Noticed: 40

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 08, 2025:

Recip ID	Recipient Name and Address
db	+ Nancy J. Pollio, 16 Datchet Close, Freehold, NJ 07728-3818
520644139	+ State of New Jersey, Division of Taxation, PO Box 245, Trenton, NJ 08602-0245
520644140	SunBit, PO Box 2401, Los Angeles, CA 90024
520644150	TD Bank, N.A., Td Bank Usbc, Greenville, SC 29607

TOTAL: 4

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	May 06 2025 20:52:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	May 06 2025 20:52:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
520644114	+ Email/PDF: AffirmBKNotifications@resurgent.com	May 06 2025 21:05:13	Affirm, Inc., Attn: Bankruptcy, 650 California St, Fl 12, San Francisco, CA 94108-2716
520644115	+ Email/PDF: AffirmBKNotifications@resurgent.com	May 06 2025 21:05:16	Affirm, Inc., 650 California St Fl 12, San Francisco, CA 94108-2716
520644116	+ Email/Text: bankruptcycourtnotices@amerihome.com	May 06 2025 20:52:00	AmeriHome Mortgage, Attn: Bankruptcy, 1 Baxter Way, Suite 300, Thousand Oaks, CA 91362-3888
520644117	^ MEBN	May 06 2025 20:51:14	AmeriHome Mortgage, Po Box 77404, Ewing, NJ 08628-6404
520644118	+ Email/PDF: bncnotices@becket-lee.com	May 06 2025 21:05:02	Amex, Correspondence/Bankruptcy, Po Box 981535, El Paso, TX 79998-1535
520644119	+ Email/PDF: bncnotices@becket-lee.com	May 06 2025 21:04:47	Amex, P.o. Box 981537, El Paso, TX 79998-1537
520644121	+ Email/Text: creditcardbkcorrespondence@bofa.com	May 06 2025 20:51:00	Bank of America, Po Box 982238, El Paso, TX 79998-2238
520644120	+ Email/Text: creditcardbkcorrespondence@bofa.com	May 06 2025 20:51:00	Bank of America, Attn: Bankruptcy, 4909 Savarese Circle, Tampa, FL 33634-2413
520644122	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	May 06 2025 21:04:56	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
520644123	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	May 06 2025 21:05:18	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
520644125	+ Email/PDF: Citi.BNC.Correspondence@citi.com	May 06 2025 21:05:15	Citibank/The Home Depot, Po Box 6497, Sioux Falls, SD 57117-6497
520644124	+ Email/PDF: Citi.BNC.Correspondence@citi.com	May 06 2025 21:15:29	Citibank/The Home Depot, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040

District/off: 0312-3

User: admin

Page 2 of 3

Date Rcvd: May 06, 2025

Form ID: 132

Total Noticed: 40

520644126	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	May 06 2025 20:52:00	Comenity Bank/Kingsize, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
520644127	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	May 06 2025 20:52:00	Comenity Bank/Kingsize, Po Box 182789, Columbus, OH 43218-2789
520644128	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	May 06 2025 20:52:00	Comenity Capital Bank, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
520644129	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	May 06 2025 20:52:00	Comenity Capital Bank, Po Box 182120, Columbus, OH 43218-2120
520644130	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	May 06 2025 20:52:00	Comenity Capital/Sephora, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
520644131	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	May 06 2025 20:52:00	Comenity Capital/Sephora, Po Box 182120, Columbus, OH 43218-2120
520644132	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	May 06 2025 20:52:00	Comenity/Ulta, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
520644133	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	May 06 2025 20:52:00	Comenity/Ulta, Po Box 182120, Columbus, OH 43218-2120
520644137	Email/PDF: Citi.BNC.Correspondence@citi.com	May 06 2025 21:04:52	Macy's/ DSNB, Attn: Bankruptcy, 701 E. 60th Street North, Sioux Falls, SD 57104
520644134	Email/Text: sbse.cio.bnc.mail@irs.gov	May 06 2025 20:52:00	Internal Service Revenue, PO Box 7346, Philadelphia, PA 19101-7346
520644135	+ Email/PDF: ais.chase.ebn@aisinfo.com	May 06 2025 21:05:01	Jpmcb, Po Box 15369, Wilmington, DE 19850-5369
520644136	+ Email/PDF: ais.chase.ebn@aisinfo.com	May 06 2025 21:15:52	Jpmcb/Chase, MailCode LA4-7100, 700 Kansas Lane, Monroe, LA 71203-4774
520644138	+ Email/PDF: Citi.BNC.Correspondence@citi.com	May 06 2025 21:05:01	Macy's/ DSNB, Po Box 6789, Sioux Falls, SD 57117-6789
520644141	^ MEBN	May 06 2025 20:50:38	SunBit, PO Box 841238, Los Angeles, CA 90084-1238
520644143	+ Email/PDF: ais.sync.ebn@aisinfo.com	May 06 2025 21:04:54	Synchrony Bank, Po Box 71727, Philadelphia, PA 19176-1727
520644142	+ Email/PDF: ais.sync.ebn@aisinfo.com	May 06 2025 21:04:49	Synchrony Bank, Attn: Bankruptcy, Pob 965060, Orlando, FL 32896-5060
520644144	+ Email/PDF: ais.sync.ebn@aisinfo.com	May 06 2025 21:04:56	Synchrony Bank/Care Credit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
520644145	+ Email/PDF: ais.sync.ebn@aisinfo.com	May 06 2025 21:04:58	Synchrony Bank/Care Credit, Po Box 71757, Philadelphia, PA 19176-1757
520644147	+ Email/PDF: ais.sync.ebn@aisinfo.com	May 06 2025 21:04:59	Synchrony Bank/PC Richards & Sons, Po Box 71757, Philadelphia, PA 19176-1757
520644146	+ Email/PDF: ais.sync.ebn@aisinfo.com	May 06 2025 21:04:43	Synchrony Bank/PC Richards & Sons, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
520644149	+ Email/PDF: ais.sync.ebn@aisinfo.com	May 06 2025 21:05:15	Synchrony Bank/Sams, Po Box 71727, Philadelphia, PA 19176-1727
520644148	+ Email/PDF: ais.sync.ebn@aisinfo.com	May 06 2025 21:15:30	Synchrony Bank/Sams, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060

TOTAL: 36

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

District/off: 0312-3

User: admin

Page 3 of 3

Date Rcvd: May 06, 2025

Form ID: 132

Total Noticed: 40

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 08, 2025

Signature: /s/Gustava Winters

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 6, 2025 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Robert Cameron Legg	on behalf of Debtor Nancy J. Pollio courtdocs@oliverandlegg.com;legg.r.c.r59915@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 3